

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Ernestine Allen

S.S. No.: xxx-xx-6640

Mailing Address: 205 South Driver Street, Durham, NC 27703-

Case No. 11-80502

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 25, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 12, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 2/24/11

LastName-SS#: Allen-6640

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Verizon Wireless		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Home Credit	06 Nissan Sentra

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See 7)
				**
				**
				**
				**
	Nationwide	1	\$9,284	**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Nationwide	1	\$925	N/A	n/a	\$925.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Motor Credit	1	\$0	5.00	\$0	\$0.00	Judgment Lien
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Home Credit-910	7	\$4,210	5.00	\$42	\$87.78	2006 Dodge Stratus
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$500	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes			
State Taxes			
Personal Property Taxes			
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED			Amount**
DMI=	None(\$0)		\$751

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,251** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **60** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Home Credit
Attn: Managing Agent
2005 N. Pointe Drive
Suite A-11
Durham, NC 27705

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Hutchens, Senter, & Britton, PA
Post Office Box 2505
Fayetteville, NC 28302

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Credit Financial Services***
Post Office Box 451
Durham, NC 27702-0451

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Matthew David Grant
4118 Lady Slipper Lane
Durham, NC 27704

Experian
P.O. Box 2002
Allen, TX 75013-2002

Duke University Hospital**
PO Box 15000
Durham, NC 27704

Nationwide Advantage Mortgage
Attn: Managing Agent
Post Office Box 919000
Des Moines, IA 50391-9000

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Federal Housing Authority**
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Ford Motor Credit Company
National Bankruptcy Service Center
Post Office Box 537901
Livonia, MI 48153-7901

Smith Debnam Narron Drake Sain
& Myers, L.L.P
P.O. Box 26268
Raleigh, NC 27611

State Farm Insurance Companies
1500 State Farm Boulevard
Charlottesville, VA 22909-0001

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858